IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number :

09/765,137

Confirmation No.:

7821

Applicant

Adams

Filed

01/18/2001

Title

Network Based Loan Approval and Document Origination

System

TC/Art Unit

3691

Examiner:

Kazimi

Docket No.

JPM-052

Customer No.

: 70813

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

In response to the Office Action dated April 28, 2009, please enter the following amendments:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.